

Form cscnodsc – ntccselsnodis

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 14-15626-MBK
Chapter: 13
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

James J. Craig Jr.
382 Millstone Road
Clarksburg, NJ 08510

Suzanne M. Craig
382 Millstone Road
Clarksburg, NJ 08510

Social Security No.:

xxx-xx-8744

xxx-xx-6996

Employer's Tax I.D. No.:

NOTICE OF CASE CLOSED WITHOUT DISCHARGE

All creditors and parties in interest are notified that the above-named case has been closed without entry of discharge for the reason(s) indicated below.

- ☐ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☒ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☒ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4-year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- ☐ An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: May 7, 2020

JAN: pbf

Jeanne Naughton
Clerk

United States Bankruptcy Court
District of New JerseyIn re:
James J. Craig, Jr.
Suzanne M. Craig
DebtorsCase No. 14-15626-MBK
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin
Form ID: cscnodscPage 1 of 3
Total Noticed: 67

Date Rcvd: May 07, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 09, 2020.

db/jdb +James J. Craig, Jr., Suzanne M. Craig, 382 Millstone Road, Clarksburg, NJ 08510-1516
 aty +Gary Kay, 17 Hidden Pine Drive, Millstone, NJ 08510-1214
 aty +Joel A. Ackerman, Zucker, Goldberg & Ackerman, 200 Sheffield St., Suite 301,
 Mountainside, NJ 07092-2315
 aty +Mark A Kirkorsky, POB 25287, Tempe, AZ 85285-5287
 cr +Bank of America, N.A., Wells Fargo Bank, N.A., ATTN: Bankruptcy Dept. MAC# D3347-014,
 3476 Stateview Blvd., Fort Mill, SC 29715-7200
 nc +Gary A. Kay, 17 Hidden Pines Drive, Clarksburg, NJ 08510-1214
 cr +PENNYMAC LOAN SERVICES, LLC, SERVICER FOR PENNYMAC, Phelan Hallinan & Schmieg, PC,
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
 cr +PENNYMAC LOAN SERVICING, LLC AS SERVICER FOR PENN, Phelan Hallinan & Schmieg, PC,
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
 514655330 +1st Data, 4000 Coral Ridge Drive, Coral Springs, FL 33065-7614
 514655331 A.R.M. Solutions, Inc., PO Box 3666, Camarillo, CA 93011-3666
 514655332 Allied Interstate, PO Box 1954, Southgate, MI 48195-0954
 514655334 +Atlantic Irrigation Specialties, Inc., 111 Lafayette Avenue N., White Plains, NY 10603-1602
 514655335 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank Of America, 4161 Piedmont Pkwy, Greensboro, NC 27410)
 514878045 +Bank of America, N.A., c/o Zucker Goldberg & Ackerman, 200 Sheffield Street, Suite 301,
 Mountainside, NJ 07092-2315
 514655340 +Citi, Po Box 6241, Sioux Falls, SD 57117-6241
 514655341 +Daniel F. Sahin, PC, 15 Carrs Tavern Road, PO Box 838, Clarksburg, NJ 08510-0838
 514655343 +Dell Commercial Credit, POB 81577, Austin, TX 78708-1577
 514655345 +Fac/Nab, 480 James Robertson Pkwy, Nashville, TN 37219-3019
 514655346 +Faloni & Associates, LLC, 165 Passaic Avenue, Suite 301B, Fairfield, NJ 07004-3592
 514655347 +First Energy JCPL, 76 South Main Street, Akron, OH 44308-1890
 514655348 Frost - Arnett Company, The Collection Company, PO Box 1022, Wixom, MI 48393-1022
 514655351 +++GOLDMAN & WARSHAW, 34 MAPLE AVE STE 101, PINE BROOK NJ 07058-9394
 (address filed with court: Goldman & Warshaw, 34 Maple Ave., Ste. 101,
 Pine Brook, NJ 07058)
 514655350 +Global Current Services of NJ LLC, 1350 S. Pennsylvania Ave, Morrisville, PA 19067-1272
 514655352 JCP&L, PO Box 16001, Reading, PA 19612-6001
 514803089 +JCP&L, c/o Daniel F. Sahin, P.C., PO Box 838, Clarksburg, NJ 08510-0838
 517013622 +JPMorgan Chase Bank, N.A., c/o LCS Financial Services Corporation,
 6782 S. Potomac St., Suite 100, Centennial, CO 80112, JPMorgan Chase Bank, N.A.,
 c/o LCS Financial Services Corporation 80112-4585
 518698147 +James J. Craig, Jr., Suzanne M. Craig, 382 Millstone Road, Clarksburg, NJ 08510-1516
 514655353 +John Deere Landscapes, 300 Colonial Center Parkway, Ste. 600, Roswell, GA 30076-4893
 514655354 +Law Offices of Andrew T. McDonald, LLC, 1904 Main St, Suite D, Lake Como, NJ 07719-2953
 514951430 +Modern Diagnostic Pathology Consultants, c/o Pressler and Pressler, LLP., 7 Entin Road,
 Parsippany NJ 07054-5020
 514655355 +Monmouth County Sheriff's Office, 50 East Main Street, Freehold, NJ 07728-2277
 514655356 +New Jersey Division of Taxation, PO BOX 286, Trenton, NJ 08646-0286
 514655357 +Nrthestercol, 120 N. Keyser Ave., Scranton, PA 18504-9701
 515668920 +PennyMac Loan Services, LLC, C/O Aldridge Pite, LLP, Fifteen Piedmont Center,
 3575 Piedmont Road, N.E., Suite 500, Atlanta, GA 30305-1636
 515623524 +PennyMac Loan Services, LLC, 6101 Condor Drive, Suite 310, Moorpark, CA 93021-2602
 515623525 +PennyMac Loan Services, LLC, 6101 Condor Drive, Suite 310, Moorpark, CA 93021,
 PennyMac Loan Services, LLC, 6101 Condor Drive 93021-2602
 514655359 Pressler and Pressler, L.L.P., 7 Entin Road, Parsippany, NJ 07054-5020
 514655360 +Pride Landscape Supply 2, 350 Ernston Road, Parlin, NJ 08859-1900
 514812808 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Department of Treasury,
 Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)
 514655363 +Sears/Cbna, Po Box 6189, Sioux Falls, SD 57117-6189
 514655364 +Solberg & Kennedy LLC, 14040 N. Cave Creek Rd., Ste. 210, Phoenix, AZ 85022-6179
 514655365 State of New Jersey, Workers' Compensati, C/O Pressler & Pressler, LLP, 7 Entin Road,
 Parsippany, NJ 07054-5020
 514655366 +Suburban Propane, 2000 North Union St., Middletown, PA 17057-2958
 514655367 +Summit Collection Svcs, 50 N Franklin Tpke, Ho Ho Kus, NJ 07423-1562
 514879991 +Superior Pool Products, Connie Dickinson, 109 Northpark Blvd., Covington, LA 70433-5005
 514801056 +Superior Pool Products LLC, Att: Mark A Kirkorsky, POB 25287, Tempe, AZ 85285-5287
 514655369 TD Bank, NA, C/O Pressler & Pressler, 7 Entin Rd., Parsippany, NJ 07054-5020
 517944647 +U.S. Bank National Association, Trustee, for the RMAC Trust, Series 2016-CTT,
 c/o Rushmore Loan Management Services, PO Box 52708, Irvine, CA 92619-2708
 517944648 +U.S. Bank National Association, Trustee, for the RMAC Trust, Series 2016-CTT,
 c/o Rushmore Loan Management Services, PO Box 52708, Irvine, CA 92619,
 U.S. Bank National Association, Trustee 92619-2708
 514655371 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING,
 ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203
 (address filed with court: Wells Fargo Hm Mortgag, 8480 Stagecoach Cir,
 Frederick, MD 21701)

District/off: 0312-3

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov May 07 2020 23:38:22 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 07 2020 23:38:19 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235

cr E-mail/Text: ally@ebn.phinsolutions.com May 07 2020 23:37:29 Ally Financial,
PO Box 130424, Roseville, MN 55113-0004

514655333 +E-mail/Text: ally@ebn.phinsolutions.com May 07 2020 23:37:29 Ally Financial,
200 Renaissance Ctr, Detroit, MI 48243-1300

514715865 E-mail/Text: ally@ebn.phinsolutions.com May 07 2020 23:37:29

Ally Financial serviced by Ally Servicing LLC, PO Box 130424, Roseville, MN 55113-0004

514655336 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com May 07 2020 23:41:49 Cap One,
Po Box 85520, Richmond, VA 23285

514674940 E-mail/Text: mrdiscen@discover.com May 07 2020 23:37:37 Discover Bank,
DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025

514655344 +E-mail/Text: mrdiscen@discover.com May 07 2020 23:37:37 Discover Fin Svcs Llc,
Po Box 15316, Wilmington, DE 19850-5316

514655338 E-mail/PDF: ais.chase.ebn@americaninfosource.com May 07 2020 23:43:27 Chase, Po Box 15298,
Wilmington, DE 19850

514655337 E-mail/PDF: ais.chase.ebn@americaninfosource.com May 07 2020 23:41:47 Chase,
Po Box 901039, Fort Worth, TX 76101

517013621 E-mail/PDF: ais.chase.ebn@americaninfosource.com May 07 2020 23:42:31

JPMorgan Chase Bank, N.A., 700 Kansas Ln, Mail Code LA4-5555, Monroe, LA 71203

514852652 E-mail/Text: bkdepartment@rtresolutions.com May 07 2020 23:38:31
Real Time Resolutions, Inc., 1349 Empire Central Dr., Ste #150, P.O. Box 36655,
Dallas, TX 75247

514655362 E-mail/Text: bankruptcy@savit.com May 07 2020 23:39:02 Savit Collection Agency,
PO Box 250, East Brunswick, NJ 08816-0250

515296517 E-mail/PDF: gecsedirecoverycorp.com May 07 2020 23:41:40 Synchrony Bank,
c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,
Miami, FL 33131-1605

514685252 +E-mail/Text: robin.steffan@westernequipmentfinance.com May 07 2020 23:38:44
Western Equipment, Finance, Inc., ATTN: Robin Steffan, PO Box 640,
Devils Lake, ND 58301-0640

514655372 +E-mail/Text: robin.steffan@westernequipmentfinance.com May 07 2020 23:38:44
Western Equiptment Finance, 503 Hwy 2 West, Devils Lake, ND 58301-2938

514655373 E-mail/Text: robin.steffan@westernequipmentfinance.com May 07 2020 23:38:44
Western Finance & Lease, 420 College Drive South, PO Box 640, Devils Lake, ND 58301-0640
TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

514655349 Fst Nat Coll

514655361 Roi Services, Inc.

514655342* +Daniel F. Sahin, PC, 15 Carrs Tavern Road, PO Box 838, Clarksburg, NJ 08510-0838

514655339* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01,
MONROE LA 71203-4774

(address filed with court: Chase, Po Box 15298, Wilmington, DE 19850)

514655370* +The Law Offices of Andrew T McDonald LLC, 1904 Main Street, Suite D,
Lake Como, NJ 07719-2953

514701479 ##Bank of America, N.A., NC4-105-02-99, PO Box 26012, Greensboro, NC 27420-6012

514715759 ##+Jersey Central Power & Light,, a Firstenergy Company, 331 Newman Spring Rd., Bldg 3,
Red Bank, NJ 07701-6771

514655358 ##+Paladin Group, 12200 E. Briarwood Ave., Ste. 250, Centinial, CO 80112-6702

514655368 ##Superior Pool Products, LLC, PO Box 610, Hopkinton, MA 01748-0610

TOTALS: 2, * 3, ## 4

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

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Form ID: cscnodsc

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 09, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 7, 2020 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Andrew L. Spivack on behalf of Creditor PENNYMAC LOAN SERVICES, LLC, SERVICER FOR PENNYMAC HOLDINGS, LLC nj.bkecf@fedphe.com
Craig Scott Keiser on behalf of Creditor PENNYMAC LOAN SERVICES, LLC, SERVICER FOR PENNYMAC HOLDINGS, LLC craig.keiser@law.njoag.gov
Denise E. Carlon on behalf of Creditor Bank of America, N.A. bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com
Edward Hanratty on behalf of Joint Debtor Suzanne M. Craig thanratty@centralnewjerseybankruptcylawyer.com, aaguirre@centralnewjerseybankruptcylawyer.com
Edward Hanratty on behalf of Debtor James J. Craig, Jr. thanratty@centralnewjerseybankruptcylawyer.com, aaguirre@centralnewjerseybankruptcylawyer.com
Edward Hanratty on behalf of Non Compliance Gary A. Kay thanratty@centralnewjerseybankruptcylawyer.com, aaguirre@centralnewjerseybankruptcylawyer.com
Emmanuel J. Argentieri on behalf of Creditor U.S. Bank National Association, not in its individual capacity, but solely as Trustee for the RMAC Trust, Series 2016-CTT bk@rgalegal.com
Jennifer R. Gorchow on behalf of Creditor JPMORGAN CHASE BANK, N.A. nj.bkecf@fedphe.com
John R. Morton, Jr. on behalf of Creditor Ally Financial ecfmail@mortoncraig.com, mortoncraigecef@gmail.com
Nicholas V. Rogers on behalf of Creditor PennyMac Holdings, LLC nj.bkecf@fedphe.com
Nicholas V. Rogers on behalf of Creditor PENNYMAC LOAN SERVICING, LLC AS SERVICER FOR PENNYMAC HOLDINGS, LLC nj.bkecf@fedphe.com
Sherri Jennifer Smith on behalf of Creditor PennyMac Holdings, LLC nj.bkecf@fedphe.com, nj.bkecf@fedphe.com
William M. E. Powers, III on behalf of Creditor PennyMac Holdings, LLC ecf@powerskirn.com
William M.E. Powers, III on behalf of Creditor PennyMac Holdings, LLC ecf@powerskirn.com
TOTAL: 17